

LONG-TERM CARE INSURANCE

The Group Insurance Board (Board) and the Department of Employee Trust Funds (ETF) have recently approved another insurer, Banker's United Life Assurance Co., to offer Long-Term Care Insurance. Banker's Life joins three other approved providers of Long-Term Care policies. Under State law, the Board must offer Long-Term Care policies that meet the Board's requirements if the insurer requests that the policy be offered. The coverage is optional and is available to employees of the State of Wisconsin, University of Wisconsin, University of Wisconsin Hospital and Clinics, and state annuitants including their spouses, parents and spouse's parents. The Office of the Commissioner of Insurance has approved each plan.

The plans may cover expenses usually not covered by group health insurance, including long-term home health care, assisted living, community-based care (adult day care) and nursing home care. Employees may apply for coverage at any time. There is no open enrollment period because all applications are subject to underwriting. All policies are individual contracts with the insurer.

There is no employer contribution for long-term care insurance. The employee pays the full premium.

The Office of the Commissioner of Insurance (OCI) publishes a free *Guide to Long-Term Care* (PI-047) to help you evaluate your needs. If you would like a copy of this guide, please contact OCI at 1-800-236-8517 or go to the OCI Internet site at badger.state.wi.us/agencies/oci/pub_list/pi-047.htm.

If you have questions regarding the various policies offered or about billing practices or reports, please contact the insurers listed below:

INSURERS

Jack Schroeder & Associates

(Underwritten by AIG, American International Group Life Insurance)
Toll Free: 1-800-582-5721 (Green Bay) or 1-877-578-8561 (Madison)
Local Madison: (608) 241-2962
For questions regarding reporting contact: Betsy Heinemeyer
2064 Allouez Ave
Green Bay WI 54311
1-800-582-5721

Senior Care Insurance Services

(Underwritten by John Hancock Life Insurance Company)
Toll Free: 1-877-578-8400
Local Madison: (608) 273-3443
For questions regarding reporting contact: Tricia Sluss
12970 West Blue Mound Road, 2nd Floor
Elm Grove WI 53122
1-262-784-8400, ext. 103

Health Choice

(Two Products – one underwritten by John Hancock and a second underwritten by Bankers United Life Assurance Co.)
Toll Free: 1-800-833-5823
Local Madison: (608) 833-5823
Internet: www.healthchoice.com
For questions regarding reporting contact: Heather Bone
583 D'Onofrio Suite 103
Madison WI 53719
(608) 833-5823